FORM B1 United States Bankruptcy Court Northern District of Ohio	Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Grimes, James W.	Name of Joint Debtor (Spouse)(Last, First, Middle): Grimes, Carla M.
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): 9237	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): 7516
Street Address of Debtor (No. & Street, City, State & Zip Code): 424 Eagle Cir. Elyria, OH 44035	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 424 Eagle Cir. Elyria, OH 44035
County of Residence or of the Principal Place of Business: <b>Lorain</b>	County of Residence or of the Principal Place of Business: Lorain
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):	
Information Regarding the Deb	tor (Check the Applicable Boxes)
<ul> <li>Venue (Check any applicable box)</li> <li>✓ Debtor has been domiciled or has had a residence, principal place of busin date of this petition or for a longer part of such 180 days than in any other</li> <li>✓ There is a bankruptcy case concerning debtor's affiliate, general partner, or</li> </ul>	District.
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which
☑ Individual(s)       ☐ Railroad         ☐ Corporation       ☐ Stockbroker         ☐ Partnership       ☐ Commodity Broker         ☐ Other       ☐ Clearing Bank	the Petition is Filed (Check one box)  ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 13 ☐ Chapter 9 ☐ Chapter 12 ☐ Sec. 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box)  ☑ Consumer/Non-Business ☐ Business	Filing Fee (Check one box)  ☑ Full Filing Fee Attached
Chapter 11 Small Business (Check all boxes that apply)  Debtor is a small business as defined in 11 U.S.C. § 101  Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	☐ Filing Fee to be paid in installments (Applicable to individuals only)  Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.  Rule 1006(b). See Official Form No. 3.
Statistical/Administrative Information (Estimates only)  □ Debtor estimates that funds will be available for distribution to unsecured creditor  □ Debtor estimates that, after any exempt property is excluded and administrative elements be no funds available for distribution to unsecured creditors.	
Estimated Number of Creditors 1-15 16-49 50-99 100-199	200-999 1000-over
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,000 \$500,000 \$1 million \$50 milli	llion \$100 million \$100 million
Estimated Debts  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$500,000 \$100,0	llion \$100 million \$100 million

(Official Form 1) (12/03) FORM B1, Page 2  $Name\ of\ Debtor(s)$ : James W. Grimes, Carla M. Grimes Voluntary Petition (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Case Number: Date Filed: Location **NONE** Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: NONE District: Relationship: Judge: **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10Kand 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) I declare under penalty of perjury that the information provided in this petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief Exhibit A is attached and made a part of this petition. available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, Exhibit B specified in this petition. (To be completed if debtor is an individual whose debts are primarily consumer debts) X /s/ James W. Grimes I, the attorney for the petitioner named in the foregoing petition, declare that Signature of Debtor I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the X\_/s/ Carla M. Grimes relief available under each such chapter. Signature of Joint Debtor x /s/ James M. Stanovic 9/13/2005 Signature of Attorney for Debtor(s) Date Telephone Number (If not represented by attorney) Exhibit C 9/13/2005 Date Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to Signature of Attorney public health or safety? x /s/ James M. Stanovic Yes, and Exhibit C is attached and made a part of this petition. Signature of Attorney for Debtor(s)  $\sqrt{\phantom{a}}$ Jame M. Stanovic, 0010242 **Signature of Non-Attorney Petition Preparer** Printed Name of Attorney for Debtor(s) / Bar No. I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided James M. Stanovic, LPA the debtor with a copy of this document. Firm Name Not Applicable 6020 State Road Parma, OH 44134 Printed Name of Bankruptcy Petition Preparer Address Social Security Number (Required by 11 U.S.C. § 110(c).) 440-843-8800 440-843-7409 Telephone Number Address 9/13/2005 Date Names and Social Security numbers of all other individuals who prepared Signature of Debtor (Corporation/Partnership) or assisted in preparing this document: I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. If more than one person prepared this document, attach additional sheets X Not Applicable conforming to the appropriate official form for each person. Signature of Authorized Individual **X** Not Applicable Signature of Bankruptcy Petition Preparer Printed Name of Authorized Individual

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Title of Authorized Individual

Date

FORM B6A (6/90)

In re:	James W. Grimes	Carla M. Grimes	,	Case No.	
	Debtor				(If known)

## **SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	> (F	0.00 Report also on Summary of Schedules.)	

In re James W. Grim	າes
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Carla M. Grimes

Case No.

Debtor

(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	Х			
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		First Merit Checking account xxxx3933; Savings Account xxx9475		750.00
Security deposits with public utilities, telephone companies, landlords, and others.		One month security		280.00
Household goods and furnishings, including audio, video, and computer equipment.		Misc items of low value, no one item over \$200	J	2,000.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	Х			
6. Wearing apparel.		Misc items of casual and work wear	J	400.00
7. Furs and jewelry.		Misc small items of low value jewelry	J	300.00
Firearms and sports, photographic, and other hobby equipment.		Yard equipment	٦	180.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Chase Whole Life Insurance 2 policies each lists the other spouse as the Benif.	J	5,700.00
Annuities. Itemize and name each issuer.	Х			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Employer (Eaton Corp) provided Defined benefit plan	Н	0.00
		FirstMerit Bank IRA (rolled over from former 401k accoujnt) xxxxx4619	W	17,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint	Х			

In	re	James	W	Grim	166

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vai	ıa.	IVI.	O.		63

Case	

Debtor

(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Government and corporate bonds and other negotiable and nonnegotiable instruments.	х			
15. Accounts receivable.	х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21. Patents, copyrights, and other intellectual property. Give particulars.	Х			
22. Licenses, franchises, and other general intangibles. Give particulars.	Х			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Chevy Tracker - KBB Private Party Value listed	w	11,500.00
24. Boats, motors, and accessories.	х			
25. Aircraft and accessories.	х			
26. Office equipment, furnishings, and supplies.	Х			
Machinery, fixtures, equipment and supplies used in business.	Х			
28. Inventory.	Х			

In re	James W. Grimes	Carla M. Grimes	,	Case No.	
	Debtor		_	_	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Animals.	Х			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	Х			
32. Farm supplies, chemicals, and feed.	Х			
33. Other personal property of any kind not already listed. Itemize.		Manufactered Home	J	17,000.00
	_	2 continuation sheets attached Tota	al >	\$ 55,110.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM	B6C
(6/90)	

n re	James W. Grimes	Carla M. Gri	mes	Case No.	
		Debtor.			(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

□ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

☑ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Employer (Eaton Corp) provided Defined benefit plan	R.C. § 2329.66(A)(10)(b)	0.00	0.00
First Merit Checking account xxxx3933; Savings Account xxx9475	R.C. § 2329.66(A)(4)(a)	750.00	750.00
FirstMerit Bank IRA (rolled over from former 401k accoujnt) xxxxx4619	R.C. § 2329.66(A)(10)(c)	17,000.00	17,000.00
Manufactered Home	R.C. § 2329.66(A)(4)(b)	1,700.00	17,000.00
Misc items of casual and work wear	R.C. § 2329.66(A)(3)	400.00	400.00
Misc items of low value, no one item over \$200	R.C. § 2329.66(A)(1)	2,000.00	2,000.00
Misc small items of low value jewelry	R.C. § 2329.66(A)(4)(c)	300.00	300.00
Yard equipment	R.C. § 2329.66(A)(18)	180.00	180.00

ln re:	James W. Grimes	Carla M. Grimes	Case No.

Debtor

(If known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2808911  First Merit			07/01/2003 Security Agreement				20,000.00	8,500.00
POB 148 Akron, OH 44309			2003 Chevy Tracker - KBB Private Party Value listed VALUE \$11,500.00					
ACCOUNT NO. 0902174			06/01/1997				15,300.00	0.00
Vanderbilt Mortg. POB 742533			Security Agreement Manufactered Home					
Cincinnati, OH 45274			VALUE \$17,000.00					

0 Continuation sheets attached

Subtotal →
(Total of this page)

Total →
(Use only on last page)

\$35,300.00 \$35,300.00 re James W. Grimes

Carla M. Grimes

	_		
-	∩ മമേ	N	1

Debtor

(If known)

## **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals
	Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
	Alimony, Maintenance, or Support
	Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Other Priority Debts
	* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

 $\underline{1}$  Continuation sheets attached

In	re	

James W. Grimes

Carla M. Grimes

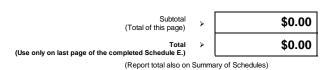
Case No.

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

Sheet no.  $\underline{1}$  of  $\underline{1}$  sheets attached to Schedule of Creditors Holding Priority Claims



In re	James	W.	Grime	es
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Carla	М	Grimes	
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Case	No.

Debtor

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

— Check this box it debtor has no creditors holding dif	ooou	100 110	inpriority dialine to report on the confederer.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							0.00
Alice Willard 17411 Indian Hollow Rd Grafton, OH 44044							
ACCOUNT NO. 4266812001345528		J	06/01/1998				24,561.00
Chase Bank One PO Box 15153 Wilmington, DE 19886	1	_	Consumer Credit Card Revolving Account 2nd account 5417114852318554 3rd Account 5369900330835393				,
ACCOUNT NO. 5424180062305955		w	05/01/1985				12,820.00
CitiCard POB 183064 Columbus, OH 43218			Consumer Credit Card Revolving Account				
ACCOUNT NO. 4278000011003669	1	J	09/01/1990				7,505.00
CitiCard POB 186031 Columbus, OH 43218		<u>,                                    </u>	Consumer Credit Card Revolving Account				7,000.00
ACCOUNT NO. 42758239020057806		Н	03/01/1998				8,553.00
Farm Bureau POB 408 Menphis, TN 389101	•		Consumer Credit Card Revolving Account				
			<u> </u>		l	ш	

<u>1</u>	Continuation	sheets	attached
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Subtotal

\$53,439.00

Total

In re	<b>James</b>	W.	Grim	65

Carla M. Grimes

Case No.

Debtor

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 863293-1-2			08/12/2005				853.00
KCI The Clinical Advatage POB 203084 Houston, TX 77216	•		Medical Expense				
ACCOUNT NO. 4006617923061102		J	04/01/1979				11,419.00
Key Bank POB 183061 Columbus, OH 43218			Consumer Credit Card Revolving Account				
ACCOUNT NO. 7050287698144		J	05/01/1974				798.00
Sears Payment Center POB 182156 Columbus, OH 43218			Store Credit Services				
ACCOUNT NO. 5121071812253510		J	03/01/1998				5,000.00
Sears - Payment Center PO Box 182156 Columbus, OH 43218			Consumer Credit Card Revolving Account				

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

\$18,070.00 \$71,509.00

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules)

Form B6G (10/89)

(/			
In re:	James W. Grimes	Carla M. Grimes	Case No.

(If known)

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

 $oxed{\square}$  Check this box if debtor has no executory contracts or unexpired leases.

Debtor

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

В6Н				
(6/90)				
In re:	James W. Grimes	Carla M. Grimes	_ , Case No.	
	Debtor			(If known)
		COUEDINE II CODEDT	ODC	

## **SCHEDULE H - CODEBTORS**

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Carla M. Grimes

, Case No.

Debtor

If know

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Married	DEPENDENTS OF	DEBTOR AND SF	POUSE		
	RELATIONSHIP			AGE	
Employment:	DEBTOR		SPOUSE		
Occupation <b>Disa</b>	bled	Manager			
Name of Employer		Tamland Ir			-
How long employed 3yrs		5 yrs			
Address of Employer		-	ngham Pkwy n, H 44133		
Income: (Estimate of average mor	nthly income)		DEBTOR		SPOUSE
Current monthly gross wages, sal	lary, and commissions				
(pro rate if not paid monthly.)		\$	0.00		1,679.17
Estimated monthly overtime		\$	0.00	\$_	0.00
SUBTOTAL		\$	0.00	\$_	1,679.17
LESS PAYROLL DEDUCTI	ONS	<u> </u>			-
a. Payroll taxes and social se	ecurity	\$	0.00		409.50
b. Insurance		\$	0.00	_	0.00
c. Union dues		\$	0.00	. –	0.00
d. Other (Specify)		\$	0.00	\$ _	0.00
SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	0.00	\$_	409.50
TOTAL NET MONTHLY TAKE H	HOME PAY	\$	0.00	\$_	1,269.67
Regular income from operation of	business or profession or farm	<u> </u>			
(attach detailed statement)		\$	0.00	\$_	0.00
Income from real property		\$	0.00		0.00
Interest and dividends		\$	0.00	\$_	0.00
• • • • • • • • • • • • • • • • • • • •	payments payable to the debtor for the	•	0.00	•	0.00
debtor's use or that of dependent		\$	0.00	\$_	0.00
Social security or other government (Specify) Social Security Di		\$	1,628.00	\$	0.00
Pension or retirement income		\$ ======	0.00	\$	0.00
Other monthly income					
(Specify)		\$	0.00	\$_	0.00
TOTAL MONTHLY INCOME		\$	1,628.00	\$_	1,269.67
TOTAL COMBINED MONTHLY II	NCOME <b>\$ 2,897.67</b>	(Report also o	n Summary of So	chedul	AC)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

In re	James	W.	<b>Grimes</b>
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Carla M. Grimes

Case No.

Debtor (If known) SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

## ☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for	or mobile home)	\$	281.50
Are real estate taxes included? Yes	No ✓		
Is property insurance included?	No ✓		
Utilities Electricity and heating fuel		\$	195.00
Water and sewer		\$	25.00
Telephone		\$	34.00
Other		\$	0.00
Home maintenance (repairs and upkeep)		<u> </u>	80.00
Food		\$	600.00
Clothing		\$	75.00
Laundry and dry cleaning		\$	0.00
Medical and dental expenses		\$	235.00
Transportation (not including car payments)		\$	100.00
Recreation, clubs and entertainment, newspapers, ma	agazines, etc.	\$	150.00
Charitable contributions		\$	0.00
Insurance (not deducted from wages or included in ho	ome mortgage payments)		
Homeowner's or renter's		\$	25.00
Life		\$	57.00
Health		\$	84.00
Auto		\$	68.00
Other		\$	0.00
Taxes (not deducted from wages or included in home	mortgage payments)		
(Specify) Property Taxes		\$	35.00
Installment payments: (In chapter 12 and 13 cases, do	not list payments to be included in the plan)		
Auto		\$	405.00
Other		\$	0.00
Alimony, maintenance or support paid to others		<u> </u>	0.00
Payments for support of additional dependents not liv	ing at your home	\$	0.00
Regular expenses from operation of business, profess		\$	0.00
Other	,	\$	0.00
Lot Rental			370.00
Medical Equipment rental			8.00
modrodi Equipmont roma.		·	
TOTAL MONTHLY EXPENSES (Report also on Sur	nmary of Schedules)	\$	2,827.50
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]			
Provide the information requested below, including who some other regular interval.	nether plan payments are to be made bi-weekly, month	ly, annually, or at	
A. Total projected monthly income		\$	
B. Total projected monthly expenses		\$	
C. Excess income (A minus B)		\$	
D. Total amount to be paid into plan each		\$	

A. Total projected monthly income	Ф	
B. Total projected monthly expenses	\$	
C. Excess income (A minus B)	\$	
D. Total amount to be paid into plan each	\$	

(interval)

## United States Bankruptcy Court Northern District of Ohio

In re James W. Grimes Carla M. Grimes Case No.

Chapter 7

## **SUMMARY OF SCHEDULES**

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 55,110.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 35.300.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 71.509.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,897.67
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,827.50
Total Number o in ALL	sheets Schedules	14			
		Total Assets >	\$ 55,110.00		
			Total Liabilities	\$ 106,809.00	

Official Form 6 - Cont . (12/03)

In re: James W. Grimes	Carla M. Grimes	,	Case No.	
Debtor				(If known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I dec	lare under penalty of perjury that I have read the foregoing summa	ary and schedules, consisting of	15 (Total shown on summary page plus 1.)
sheets	plus the summary page, and that they are true and correct to the be	est of my knowledge, information, and	belief.
	· · · · · · · · · · · · · · · · · · ·		
Date:	9/13/2005	Signature: /s/ James W. Grin James W. Grimes	
Date:	9/13/2005	Signature: Is/ Carla M. Grime Carla M. Grimes	s
		[If joint case, both spouses must s	ign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

None

NAME AND ADDRESS OF CREDITOR

AND RELATIONSHIP TO DEBTOR

## UNITED STATES BANKRUPTCY COURT Northern District of Ohio

STATEMENT OF FINANCIAL AFFAIRS  1. Income from employment or operation of business  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 amust state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  AMOUNT SOURCE FISCAL YEAR PERIOD  42,267.00 See Schdl I. 2003  41,932.00 See Schdl I. 2004  25,675.00 See Schdl I. 2005  2. Income other than from employment or operation of business  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  AMOUNT SOURCE FISCAL YEAR of FISCAL YEAR of the petition is not filed, unless the spouses are separated and a joint petition is not filed, unless the spouses are separated and a joint petition is not filed, unless the spouses are separated and a joint petition is not filed, unless the spouses are separated and a joint petition is not filed, unless the spouses are separated and a joint petition is not filed.)	237	Carla M. Gri 7516	imes	Case No.  Chapter 7				
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AMOUNT

STILL OWING

AMOUNT PAID

DATES OF

**PAYMENTS** 

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

Alice Willard 17411 Indian Hollow Rd Grafton, OH 44044 Sister Occasional \$100 payments on exisitng loan. Only 4 payments to date

400.00 3,600.00

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☑

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DESCRIPTION
DATE OF AND VALUE OF
SEIZURE PROPERTY

#### 5. Repossessions, foreclosures and returns

None

•••••• ☑

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION
NAME AND ADDRESS FORECLOSURE SALE AND VALUE OF
OF CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY

#### 6. Assignments and receiverships

None

 $\overline{\mathbf{Q}}$ 

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

NAME AND ADDRESS

DATE OF

ASSIGNMENT

OF ASSIGNE

ASSIGNMENT

OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\checkmark$ 

NAME AND ADDRESS

OF COURT

CASE TITLE & NUMBER

DATE OF

ORDER

DESCRIPTION

AND VALUE OF

CASE TITLE & NUMBER

ORDER

PROPERTY

DATE OF

LOSS

#### 7. Gifts

OF CUSTODIAN

NAME AND ADDRESS

None ☑

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE OF
OR ORGANIZATION IF ANY OF GIFT GIFT

#### 8. Losses

None ☑

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF
AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART
PROPERTY BY INSURANCE, GIVE PARTICULARS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF PAYMENT,
OF PAYEE

NAME OF PAYOR IF
DESCRIPTION AND VALUE
OTHER THAN DEBTOR
OF PROPERTY

James M. Stanovic LPA 8/26/05 & 9/7/05 \$550

6020 State Road Parma, OH 44134

#### 10. Other transfers

None ☑

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 11. Closed financial accounts

None

M

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER. DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

#### 12. Safe deposit boxes

None

M

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES **DESCRIPTION** DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OR SURRENDER, OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

#### 13. Setoffs

None

 $\overline{\mathbf{Q}}$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT OF DATE OF NAME AND ADDRESS OF CREDITOR SETOFE SETOFE

### 14. Property held for another person

None

 $\overline{\mathbf{Q}}$ 

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS **DESCRIPTION AND VALUE** OF OWNER OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Same Same 1997 to Date

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☑

SITE NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None ☑

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

#### 18. Nature, location and name of business

None ☑

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME

I.D. NUMBER

ADDRESS

NATURE OF BUSINESS

DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

NAME

NAME

ADDRESS

\* \* \* \* \* \*

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	9/13/2005	Signature	/s/ James W. Grimes
		of Debtor	James W. Grimes
Date	9/13/2005		/s/ Carla M. Grimes
		of Joint Debtor	Carla M. Grimes

# UNITED STATES BANKRUPTCY COURT Northern District of Ohio

In re:	James W. Grimes	Carla M. Grim	es		Case No.	_
	9237	7516			Chapter	7
	CHAPTER 7	INDIVIDUAL DEBTO	R'S ST	ATEMENT	OF INTE	NTION
1.	I have filed a schedule of as	sets and liabilities which includes consu	mer debts se	cured by property of	f the estate.	
2.	I intend to do the following w	ith respect to the property of the estate	which secure	s those consumer d	ebts:	
	a. Property To Be Surrer	ndered.				
	Description of Property		Creditor's N	ame		
	None					
	b. Property To Be Retain	ned.	[C	heck any applicable	e statement.]	
Descript of Property		Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 52	Other
K	03 Chevy Tracker - 3B Private Party Value ted	First Merit			Х	
2. Ma	anufactered Home	Vanderbilt Mortg.			Х	
Date:	9/13/2005	<u> </u>		/s/ James W. Gr Signature of Debtor		
Date:	9/13/2005	<u> </u>		/s/ Carla M. Gring Signature of Joint D		

#### **UNITED STATES BANKRUPTCY COURT Northern District of Ohio**

In re:	James W. Grimes	Carla M. Grimes	Case No.	
			Chapter	7

Debtors

			DISCLOSURE	: O	FOR DEBTOR	IEY	
1.	and the	nat co o me,	ompensation paid to me within one year b	efor	016(b), I certify that I am the attorney for the above-named of the filing of the petition in bankruptcy, or agreed to be sehalf of the debtor(s) in contemplation of or in	debtor(s)	
	F	or leg	gal services, I have agreed to accept			\$	550.00
	Р	rior to	the filing of this statement I have receive	ed		\$	550.00
	В	aland	ce Due			\$	0.00
2.	The s	ource	e of compensation paid to me was:				
		Ø	Debtor		Other (specify)		
3.	The s	ource	e of compensation to be paid to me is:				
		$\square$	Debtor		Other (specify)		
4.	Ø		ive not agreed to share the above-disclos ny law firm.	sed o	compensation with any other person unless they are membe	rs and associates	
_		my atta	law firm. A copy of the agreement, toget ched.	her v	pensation with a person or persons who are not members or with a list of the names of the people sharing in the compens		
5.		urn fo iding:		l to re	ender legal service for all aspects of the bankruptcy case,		
	a)	Pre	paration and filing of any petition, schedu	ıles,	statement of affairs, and plan which may be required;		
	b)	Rep	presentation of the debtor at the meeting	of cr	editors and confirmation hearing, and any adjourned hearing	gs thereof;	
	c)	[Oth	ner provisions as needed] ne				
6.	By a	green	nent with the debtor(s) the above disclos	ed fe	ee does not include the following services:		
		An	nendmets to Schedules or Adver	sary	y Proceedings		
					CERTIFICATION		
r		•	at the foregoing is a complete statement on of the debtor(s) in this bankruptcy pro		ny agreement or arrangement for payment to me for ding.		
[	Dated:	<u>9/1</u>	3/2005				
					/s/ James M. Stanovic Jame M. Stanovic, Bar No. 0010242		
					·		
					James M. Stanovic, LPA Attorney for Debtor(s)		